



5 Year Strategic Plan

This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for People with AIDS and Emergency Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.

GENERAL

Executive Summary

The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

5 Year Strategic Plan Executive Summary:

In accordance with the requirements of the U.S. Department of Housing and Urban Development, the City of Chicopee has developed a Consolidated Plan identifying the city's housing and community development needs and outlining strategies to address these needs. The development of this plan involved the participation and cooperation of City Departments, local and regional agencies involved with housing and homeless services in Chicopee and local residents.

Annually, the City is eligible to receive approximately \$1.4 million in federal Community Development Block Grant (CDBG) and \$ 380,000 in the HOME Investment Partnerships Program funding. The primary objective of the CDBG Program is to develop viable communities by: providing decent housing; providing a suitable living environment; and expanding economic opportunities that principally benefit low- and moderate-income persons (persons at or below 80 percent of the area median income). The CDBG Program can be utilized to expand affordable housing and economic opportunities, provide infrastructure, and improve community facilities.

The purpose of the HOME Program is to expand the supply of affordable housing for low- and very low-income households (persons at or below 80 percent of the area median income). The HOME Program funds can be used for support of nonprofit community housing development organizations (CHDOs), acquisition, rental rehabilitation, new construction of multi- and single-family housing, tenant based rental assistance, homeowner rehabilitation, and homebuyer assistance.

In order to receive federal housing and community development funding, the City must prepare a Consolidated Plan, which consolidates into a single document the planning and

application requirements for Community Development Block Grants (CDBG) and, the HOME Investment Partnerships Program. The purpose of the Consolidated Plan is:

- To identify a city's housing and community development (including neighborhood and economic development) needs, priorities, goals and strategies; and
- To establish how funds will be allocated to housing and community development activities.

This document is the FY2010–2014 Five-Year Consolidated Plan for the City of Chicopee. The Consolidated Plan contains an analysis of demographic and economic conditions in the City, a review of housing conditions and affordability, and an analysis of housing and community development needs including needs of homeless and special needs population groups.

In addition to the Five-Year Consolidated Plan, the City is required to complete two documents annually which specify how the City proposes to allocate the funds (Annual Action Plan) and how the City has spent its federal funds (Consolidated Annual Performance and Evaluation Report-CAPER) for a one-year time period.

The formulation of the Consolidated Plan required extensive research, an assessment of past accomplishments, consultations with non-profit and community organizations, and participation from residents. The Office of Community Development considered 2000 census data, 2008 American Community Survey estimates, data obtained from Policy Map, and the Warren Group as well as reports generated by the Commonwealth of Massachusetts, Mass Housing Partnership, and the Massachusetts Department of Public Health. Existing City plans and studies such as previous Consolidated Plans, the Uniroyal Redevelopment Strategy, and the Gateway Plus Action Grant were utilized.

The plan outlines existing services and unmet needs for various special populations, including persons with elders, persons with disabilities, and homeless and at-risk households.

Chicopee's strategy to address the housing and community development needs outlined in the Consolidated Plan is designed to meet the following objectives:

HOUSING GOALS

- Maintaining and improving the quality of the housing stock, particularly in the residential area within the CDBG target areas where older housing stock continues to show signs of deterioration.
- Improving availability and affordability of rental housing for low and very low income households including those households with special needs
- Encouragement of sustainable first time homeownership thereby increasing the rate of owner occupancy

NEIGHBORHOOD GOALS

- To improve the livability and attractiveness of Chicopee neighborhoods through improvements to streets, parks, housing stock and rehabilitation or elimination of blighted properties; to increase opportunities for good quality market and affordable home ownership and rental housing;.

ECONOMIC DEVELOPMENT

- Creation and retention of job opportunities for low and moderate income persons through projects and activities designed to attract new business development and expansion of existing business.
- To continue to assemble resources and to undertake remediation and clearance activities at the Uniroyal, Facemate and other underutilized sites to serve to eliminate hazardous and blighted conditions and to return the property to productive commercial, housing and institutional reuse.
- To return Chicopee Center to a vibrant, revitalized mixed use district through targeted activities designed to improve roadway surfaces, sidewalks, street trees, street lighting, off street parking and other public amenities to help create a climate for private investment and the reuse of vacant and underutilized properties.

General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) and the

basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)). Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.

3. Identify any obstacles to meeting underserved needs (91.215(a)(3)).

5 Year Strategic Plan General Questions response:

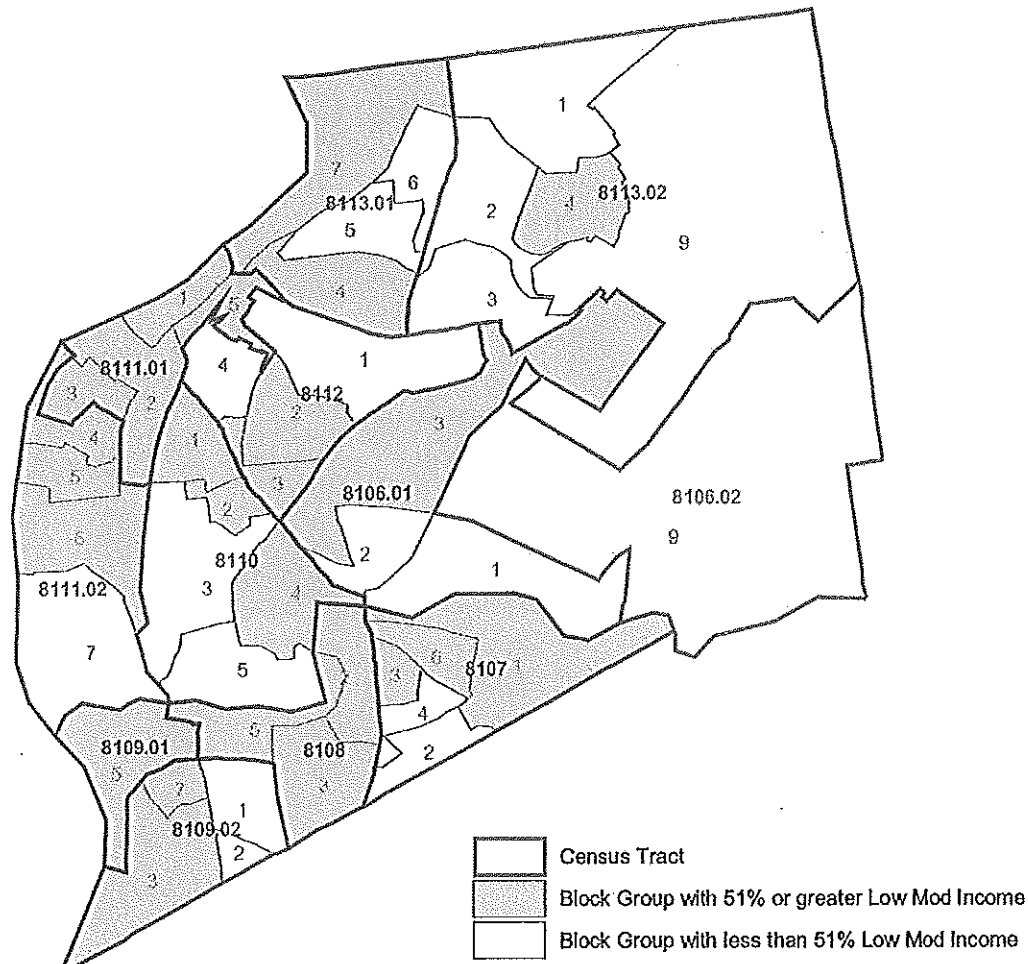
Population growth in the City of Chicopee decreased by 3.5% from the 1990 census to the 2000 census (54,653). The 2006-2008 American Community Survey estimates the population to be over 55,000. According to the most recent ACS, 87% (48,471) of the population is white. Minorities make up about 13% of Chicopee's population and include 1,514 Blacks, 849 Asians, 125 American Indians and 3,804 of other races. There are 6,896 people of Hispanic origin and about 10,000 (18%) residents are over 65 years of age. Of the 23,093 household in Chicopee, 4,101 (18%) are single parent households of which the great majority are female headed.

According to U.S. Census Bureau estimates, the median household income for Chicopee increased by nearly 24% during the 1990's. The 2000 Census has the Chicopee median income to be \$35,672 compared to the 1990 census median family income of \$28,905. Despite this period of growth, the recent economic crisis has negatively impacted Chicopee. As of March 2010, according to the Massachusetts Office of Labor and Workforce Development, Chicopee has an unemployment rate of 11.4%, compared to a statewide rate of 9.5%.

CDBG ELIGIBLE CENSUS TRACTS

Specific census tracts within the City of Chicopee are defined as CDBG target areas and are eligible for community development funding based on the "area benefit activity". These census tracts are the following:

<u>Census Tract</u>	<u>Block Group</u>
8106.01	2
8107.00	1, 3 and 6
8108.00	2, 3 and 5
8109.01	5
8109.02	3 and 7
8110.00	1, 2 and 4
8111.01	1,2,3 and 5
8111.02	4, 5 and 6
8112.00	2 and 3
8113.01	4 and 7
8113.02	4



The investment of CDBG funds will be based on whether the activity falls within a City of Chicopee funding priority, whether the service is an eligible activity, and whether the service or need meets a national objective. In addition, the activity must meet one of the following CDBG objectives: (1) provide a suitable living environment; (2) provide decent housing; and (3) provide economic opportunity.

Additionally, resources will be allocated to maximize the benefits to residents within target areas. While public infrastructure, parks, open space, and public facility type projects will be exclusively within targeted areas, other strategic investments will be

made for the benefit of low and moderate income residents. For meeting the high priority needs of the community such as job creation and economic development may result in public investment outside low/moderate census tracts.

Additionally HOME Investment Partnership Funds (HOME) may be utilized to directly produce and/or preserve affordable housing city-wide, especially service enriched housing, assist homebuyers, and improve elder's homes.

These public investments will be in direct response to priority needs – producing affordable housing for low income residents, improving the quality of housing stock in older neighborhoods, and increasing the rate of homeownership in targeted areas. The needs were identified through consultations with community stakeholders, input directly from residents, and assessment of relevant data and existing plans.

A huge challenge to meeting underserved needs is the tremendous increase in demand due to the current economic crisis. More and more families are struggling to “make ends meet” relying more heavily on public services and programs. This challenge is compounded by a reduction in existing service programs in recent years. While specialized programs such as foreclosure prevention have been funded, many existing programs such as those providing mental health services have received devastating cuts in recent years due to declining federal and state budgets.

Managing the Process (91.200 (b))

- 1. Lead Agency. Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.**
- 2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.**
- 3. Describe the jurisdiction's consultations with housing, social service agencies, and other entities, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.**

5 Year Strategic Plan Managing the Process response:

The City of Chicopee is part of a consortium that consists of the City of Holyoke and the City of Westfield. However each city conducted its own summary process. The Chicopee Office of Community Development is the lead agency responsible for the

coordination of the consolidated planning process. In preparing the Plan, OCD consulted with other City departments, local agencies providing services to the community and regional agencies which provide housing, homeless, and other services to Chicopee citizens. The OCD conducted research and data collection through the Pioneer Valley Planning Commission, the US Census Bureau and other sources.

The following agencies were engaged in the process of preparing the Plan:

- Chicopee Council on Aging
- Chicopee Chamber of Commerce
- Chicopee Neighborhood Development Corporation
- Chicopee Housing Authority
- Hampden Hampshire Housing Partnership
- Pioneer Valley Planning Commission
- Valley Opportunity Council, Inc
- Mental Health Association, Inc.
- Regional Employment Board
- Economic Development Council
- Tri-County Continuum of Care
- Community Development Departments of Holyoke & Westfield
- MA Department of Housing and Community Development
- Workforce Investment Board
- MassDevelopment

Citizen Participation (91.200 (b))

1. Provide a summary of the citizen participation process.
2. Provide a summary of citizen comments or views on the plan.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.
4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

5 Year Strategic Plan Citizen Participation response:

In accordance with 24CFR Part 91 Subpart B, the City of Chicopee conducted public hearings during the development of the Consolidated Plan. The first public hearing was

held on Wednesday, January 13, 2010. This public hearing presented was to assess the status of need for the 5-year Consolidated Plan 2010-2014.

A technical assistance workshop was conducted on February 9, 2010 to provide additional assistance to organizations interested in developing eligible programs and projects.

The final public hearing was then held on Wednesday, May 5, 2010 to present the proposed Consolidated and annual Action Plan outlining program priorities and activities for the program year beginning July 1, 2010. This public hearing was seen as an essential part of the official 30-day comment period although written comments are accepted year round. Notices of these meetings were published in local newspapers and posted on the City of Chicopee's web page in advance.

Similarly, CDBG funded activities may require programmatic or other changes during any given program year. Proposed changes will be considered a substantial amendment to the Action Plan if they meet the following criteria:

1. There is a change in the size or scope of the activity whereby the activity description included within the approved Action Plan is no longer applicable; or
2. An activity is not undertaken or canceled.

The process for a substantial amendment to the Action Plan will include public notice of the change, a 30-day public comment period and at least one public hearing.

Documentation of the actions outlined above for dealing with substantial amendments to the Consolidated Plan or Action Plan will be maintained by the City and transmitted to the HUD Boston office at the conclusion of the citizen participation process.

The City of Chicopee did not receive any citizen comments during the thirty (30) day comment period.

Institutional Structure (91.215 (i))

1. Explain the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, and public institutions.
2. Assess the strengths and gaps in the delivery system.

3. Assess the strengths and gaps in the delivery system for public housing, including a description of the organizational relationship between the jurisdiction and the public housing agency, including the appointing authority for the commissioners or board of housing agency, relationship regarding hiring, contracting and procurement; provision of services funded by the jurisdiction; review by the jurisdiction of proposed capital improvements as well as proposed development, demolition or disposition of public housing developments.

5 Year Strategic Plan Institutional Structure response:

The Office of Community Development will monitor progress in meeting the objectives of the plan and will make periodic revisions as appropriate. The Office will work with the existing network of local and regional housing and service providers to improve communication and coordination and strengthen the delivery system. Together, we will identify gaps, emerging issues, and changing market trends; work to develop appropriate solutions; revise existing strategies and develop new initiatives.

A significant housing affordability gap exists in Chicopee, particularly for lower income households, the homeless, those with special needs and first time home buyers. The City will work diligently to maximize access to resources from the state, federal, local and private sources to address the housing priorities outlined in the Consolidated Plan.

The strengths to this system include the positive lines of communication and spirit of collaboration among the communities and other organizations in the area. The weaknesses include an inability to control outside forces that are beyond the realm of the Consortium's responsibilities.

Monitoring (91.230)

1. Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

5 Year Strategic Plan Monitoring response:

The Office of Community Development contracts in writing with its CDBG subrecipients for housing and community development activities to ensure compliance with CDBG and HOME program requirements and comprehensive planning requirements.

Public Service subrecipients are required to submit quarterly reports with information on direct benefits to persons or households. In addition yearly cumulative reports are required. Annually, the Office selects a sample of public service subrecipients to monitor onsite for adequacy of program performance, financial record keeping, file documentation, and regulatory compliance. A written interview form is completed and on file in the Office of Community Development.

For non-public service activities, the Office of Community Development will make visits or contact with the subrecipients as necessary.

All environmental clearances for projects and compliance with Federal Labor requirements as applicable are documented and available for review.

Priority Needs Analysis and Strategies (91.215 (a))

1. Describe the basis for assigning the priority given to each category of priority needs.
2. Identify any obstacles to meeting underserved needs.

5 Year Strategic Plan Priority Needs Analysis and Strategies response:

The investment of CDBG funds will be based on whether the activity falls within a City funding priority, whether the service is an eligible activity, and whether the service or need meets a national objective. In addition, the activity must meet one of the following CDBG objectives: (1) provide a suitable living environment; (2) provide decent housing; and (3) provide economic opportunity.

Additionally, resources will be allocated to maximize the benefits to residents within target areas. While public infrastructure, parks, open space, and public facility type projects will be exclusively within targeted areas, other strategic investments will be made for the benefit of low and moderate income residents. For meeting the high priority needs of the community such as job creation and economic development may result in public investment outside low/moderate census tracts.

Additionally HOME Investment Partnership Funds (HOME) may be utilized to directly assist homebuyers, improve the quality of existing housing stock, and produce and/or preserve affordable housing city-wide.

These public investments will be in direct response to priority needs that are detailed at length throughout the Consolidated Plan. The needs were identified through consultations with community stakeholders, input directly from residents, and assessment of relevant data and existing plans.

A huge challenge to meeting underserved needs is the tremendous increase in demand due to the current economic crisis. More and more families are struggling to “make ends meet” relying more heavily on public services and programs. This challenge is compounded by a reduction in existing service programs in recent years. While

specialized programs such as foreclosure prevention have been funded, many existing programs such as those providing mental health services have received devastating cuts in recent years due to declining federal and state budgets.

Lead-based Paint (91.215 (g))

1. Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.
2. Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

5 Year Strategic Plan Lead-based Paint response:

The significant proportion of older housing units in Chicopee increases the risks of lead-based paint hazards

Estimate of Chicopee Housing Units with Lead-Based Paint			
	# HH at <80% AMI*	HUD estimate of LBP units	HHs <80% AMI with LBP
Owner-Occupied Units			
Pre 1940	833	90%	749
1940-1959	1,183	80%	946
1960-1979	814	62%	505
Total	2,830		2,200
Renter-Occupied Units			
Pre 1940	1,615	90%	1,454
1940-1959	1,088	80%	870
1960-1979	1,207	62%	749
Total	3,910		3,073

HAP, Inc. administers the Massachusetts Housing Finance Agency (MHFA) Get the Lead Out Program designed to provide low-cost financing to owners of 1-4 family properties for lead paint abatement. Owners of 1-4 family units in Chicopee can apply as

funding is available. There is no general state program for deleading multi-family 5+ unit structures at this time.

The Consortium will continue to seek coordination of public and private efforts to integrate the prevention of lead poisoning into existing housing activities. Currently, HOME and CDBG housing rehab projects are required to incorporate lead paint hazard evaluation and reduction.

HOUSING

Housing Needs (91.205)

*Please also refer to the Housing Needs Table in the Needs.xls workbook

1. Describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, victims of domestic violence, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost- burden, substandard housing, and overcrowding (especially large families).
2. To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.

5 Year Strategic Plan Housing Needs response:

These community goals are supported by relevant data which is detailed within the Housing Market Analysis. Limited household income and an aged housing stock create an enormous demand for safe, affordable housing. There clearly exists a cost burden for many low-income households. Among households in the less than 30% of area median income bracket, the cost burdens often impact more than 70% of the population.

Households in the 30-50% of median are less likely to suffer a housing burden but are still disproportionately impacted.

		Housing Needs - Comprehensive Housing Affordability Strategy (CHAS) Data Housing Problems		Current % of Households	Current Number of Households
Household Income <=30% MFI	Renter	Elderly	NUMBER OF HOUSEHOLDS	100%	742
			With Any Housing Problems	53.5	397
			Cost Burden > 30%	52.4	389
			Cost Burden >50%	27.0	200
		Small Related	NUMBER OF HOUSEHOLDS	100%	725
			With Any Housing Problems	80.7	585
			Cost Burden > 30%	77.2	560
			Cost Burden >50%	53.1	385
		Large Related	NUMBER OF HOUSEHOLDS	100%	194
			With Any Housing Problems	89.7	174
			Cost Burden > 30%	76.8	149
			Cost Burden >50%	71.6	139
		All other households	NUMBER OF HOUSEHOLDS	100%	664
			With Any Housing Problems	74.4	494
			Cost Burden > 30%	74.4	494
			Cost Burden >50%	52.0	345
	Owner	Elderly	NUMBER OF HOUSEHOLDS	100%	820
			With Any Housing Problems	73.2	600
			Cost Burden > 30%	73.2	600
			Cost Burden >50%	40.2	330
		Small Related	NUMBER OF HOUSEHOLDS	100%	90
			With Any Housing Problems	88.9	80
			Cost Burden > 30%	88.9	80
			Cost Burden >50%	88.9	80
		Large Related	NUMBER OF HOUSEHOLDS	100%	44
			With Any Housing Problems	90.9	40
			Cost Burden > 30%	90.9	40
			Cost Burden >50%	90.9	40
		All other households	NUMBER OF HOUSEHOLDS	100%	134
			With Any Housing Problems	97.0	130
			Cost Burden > 30%	89.6	120
			Cost Burden >50%	59.7	80

				Housing Needs - Comprehensive Housing Affordability Strategy (CHAS) Data Housing Problems		Current % of Households	Current Number of Households
Household Income >30% to <=50% MFI	Renter	Elderly	NUMBER OF HOUSEHOLDS		100%		580
			With Any Housing Problems		46.6		270
			Cost Burden > 30%		46.6		270
			Cost Burden >50%		16.4		95
		Small Related	NUMBER OF HOUSEHOLDS		100%		609
			With Any Housing Problems		70.4		429
			Cost Burden > 30%		64.7		394
			Cost Burden >50%		8.9		54
		Large Related	NUMBER OF HOUSEHOLDS		100%		84
			With Any Housing Problems		88.1		74
			Cost Burden > 30%		65.5		55
			Cost Burden >50%		0.0		0
		All other households	NUMBER OF HOUSEHOLDS		100%		350
			With Any Housing Problems		78.6		275
			Cost Burden > 30%		75.7		265
			Cost Burden >50%		14.3		50
	Owner	Elderly	NUMBER OF HOUSEHOLDS		100%		1079
			With Any Housing Problems		32.8		354
			Cost Burden > 30%		31.4		339
			Cost Burden >50%		10.1		109
		Small Related	NUMBER OF HOUSEHOLDS		100%		175
			With Any Housing Problems		71.4		125
			Cost Burden > 30%		71.4		125
			Cost Burden >50%		45.7		80
		Large Related	NUMBER OF HOUSEHOLDS		100%		53
			With Any Housing Problems		81.1		43
			Cost Burden > 30%		73.6		39
			Cost Burden >50%		54.7		29
		All other households	NUMBER OF HOUSEHOLDS		100%		109
			With Any Housing Problems		67.9		74
			Cost Burden > 30%		67.9		74
			Cost Burden >50%		50.5		55

		Housing Needs - Comprehensive Housing Affordability Strategy (CHAS) Data Housing Problems		Current % of Households	Current Number of Households
Household Income >50% to <=80% MFI	Renter	Elderly	NUMBER OF HOUSEHOLDS	100%	370
			With Any Housing Problems	18.9	70
			Cost Burden > 30%	18.9	70
			Cost Burden >50%	0.0	0
		Small Related	NUMBER OF HOUSEHOLDS	100%	805
			With Any Housing Problems	19.3	155
			Cost Burden > 30%	15.5	125
			Cost Burden >50%	0.0	0
		Large Related	NUMBER OF HOUSEHOLDS	100%	134
			With Any Housing Problems	44.8	60
			Cost Burden > 30%	11.2	15
			Cost Burden >50%	0.0	0
		All other households	NUMBER OF HOUSEHOLDS	100%	645
			With Any Housing Problems	20.9	135
			Cost Burden > 30%	20.9	135
			Cost Burden >50%	0.0	0
	Owner	Elderly	NUMBER OF HOUSEHOLDS	100%	1394
			With Any Housing Problems	14.3	199
			Cost Burden > 30%	14.3	199
			Cost Burden >50%	2.9	40
		Small Related	NUMBER OF HOUSEHOLDS	100%	740
			With Any Housing Problems	47.3	350
			Cost Burden > 30%	47.3	350
			Cost Burden >50%	8.8	65
		Large Related	NUMBER OF HOUSEHOLDS	100%	199
			With Any Housing Problems	67.8	135
			Cost Burden > 30%	50.3	100
			Cost Burden >50%	0.0	0
		All other households	NUMBER OF HOUSEHOLDS	100%	374
			With Any Housing Problems	43.9	164
			Cost Burden > 30%	42.8	160
			Cost Burden >50%	14.7	55

Priority Housing Needs (91.215 (b))

1. Identify the priority housing needs and activities in accordance with the categories specified in the Housing Needs Table (formerly Table 2A). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.
2. Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category.

Note: Family and income types may be grouped in the case of closely related categories of residents where the analysis would apply to more than one family or income type.

1. Describe the basis for assigning the priority given to each category of priority needs.
2. Identify any obstacles to meeting underserved needs.

5 Year Strategic Plan Priority Housing Needs response:

The Office will actively promote the development of collaborations and partnerships with both non-profit and for-profit builders, developers, and other interested parties for the purpose of increasing the capacity for the development of affordable housing. Through this collaboration and increased capacity, the Office of Community Development will position the City to receive additional housing resources.

HOUSING GOAL: To create the opportunity for adequate, affordable, accessible housing for low- and moderate income persons through encouragement of homeownership, provision of home repair funding, rehabilitation of existing housing stock, and development of partnerships with for profit and not for profit developers.

Objective 1: Homeownership

To provide individuals and families with the opportunity for homeownership thus improving quality of life and supporting increased residential and neighborhood stability. This objective will be accomplished through education and financial assistance to prospective homebuyers.

Objective 2: Rental Housing Development

To provide financial assistance to aid in the construction or rehabilitation of affordable housing units for the purpose of increasing the supply of decent housing for low- and moderate income tenant households.

The greatest obstacles to meeting the identified needs are the resources required to redevelop properties. The amount of public funds required to acquire and rehabilitate multifamily properties is high. The average per unit development cost has been in excess of \$75,000. Without significant public resources, the projects could not be undertaken.

Housing Market Analysis (91.210)

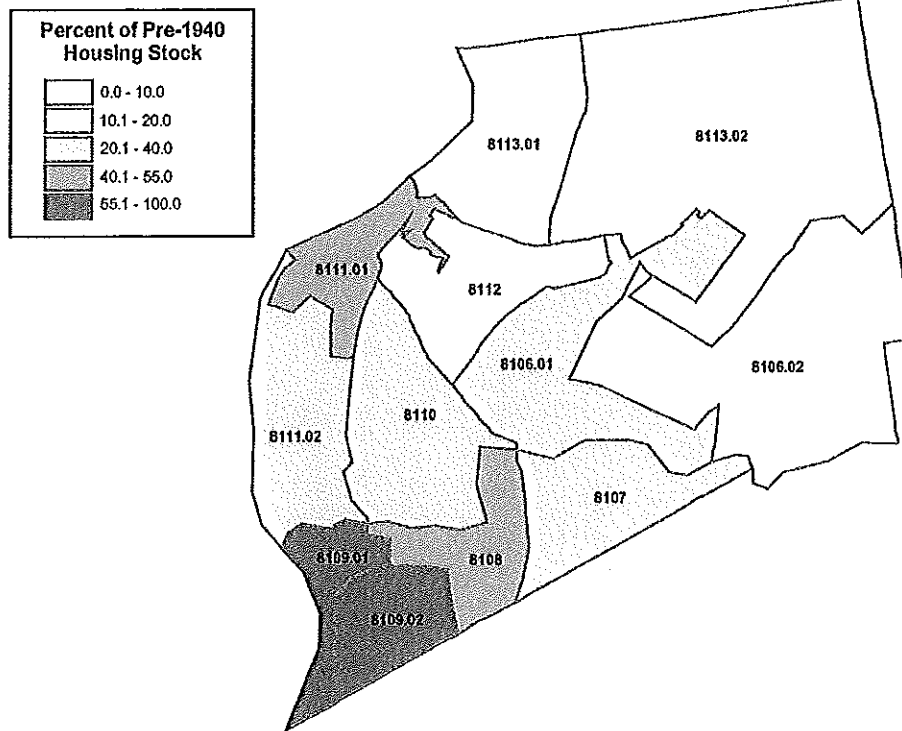
*Please also refer to the Housing Market Analysis Table in the Needs.xls workbook

1. Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families. Data on the housing market should include, to the extent information is available, an estimate of the number of vacant or abandoned buildings and whether units in these buildings are suitable for rehabilitation.
2. Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).
3. Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. Please note, the goal of affordable housing is not met by beds in nursing homes.

5 Year Strategic Plan Housing Market Analysis responses:

Utilizing information on housing type, housing tenure (rental/ownership), age and condition, vacancy rates, property values, and household cost burden, the Housing Market Analysis identifies the greatest housing needs. The Housing Market Analysis provides the basis for a housing policy and housing assistance programs that effectively utilize the small amount of available resources to assist Chicopee residents stabilize City neighborhoods, and better support the local economy.

The age of housing stock is an issue for many of the region's older urban cities and Chicopee is not an exception. The map below illustrates the concentration of aged stock within the CDBG eligible neighborhoods.



There are not intended to be any units lost due to expiration of Section 8 contracts.

Limited household income and an aged housing stock create an enormous demand for safe, affordable housing. There clearly exists a cost burden for many low-income households. To adequately address these housing conditions, the OCD will seek to operate a range of housing programs and support the development of diverse housing options for low and moderate income households.

The chart below illustrates the housing needs as well as the programmatic response.

Housing Problem	Strategic Response			
	Homeowner-ship	New Construction/In Fill Development	Housing Redevelopment	Education
Cost Burden	✓	✓	✓	✓
Substandard Housing		✓	✓	
Vacant, Abandoned	✓	✓	✓	
Foreclosures	✓			✓

One obstacle that has been identified is how to meet the specific needs of the “poorest of the poor,” those who have the fewest resources and greatest challenges for improving their level of self-sufficiency. Oftentimes these populations tend to reside in subsidized housing, and therefore meeting this group’s underserved needs is an area of focus for the City of Chicopee. Many of these residents have incomes less than \$10,000. This group tends to be a “younger” population and has many young children living in single, female-headed households. A majority of these residents are Latino and can face additional barriers due to language issues.

Specific Housing Objectives (91.215 (b))

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

5 Year Strategic Plan Specific Housing Objectives response:

The City will continue to pursue a comprehensive strategy to address the major housing needs identified in this plan. This strategy will serve a number of overall objectives including:

1. Encouragement of first time homeownership - To provide individuals and families with the opportunity for homeownership thus improving quality of life and supporting increase residential and neighborhood stability. This objective will be accomplished through education and financial assistance to prospective homebuyers. Homebuyer education will include a Citizen's Housing and Planning Association (CHAPA) certified homebuyer program that provides graduates access to specialized mortgage products. Financial assistance includes, but is not limited to downpayment and closing cost assistance.
2. Maintaining and improving the quality of the housing stock, particularly, in the neighborhoods that contain most of the older housing stock.
3. Improving availability and affordability of rental housing for low and very low income households to the extent possible with available resources.
4. Achieving neighborhood revitalization by addressing blight in selected geographical area through neighborhood planning and targeting of resources.

The OCD anticipates that federal, state and local public resources as well as private sector resources will be available to address identified needs. Resources will be made available to support expanded homeownership opportunities, assist existing homeowners, expand the supply of safe, affordable housing units, identify and remediate code violations, and increase energy efficiency. Entitlement funds are anticipated to be leveraged at a ratio of 6:1 or 7:1. Over the five year Consolidated Plan period, leveraged resources are anticipated to be:

Use	\$ Funds
State Bond Funds	\$ 1,200,000
General government funds for code enforcement, receiverships, and stabilization of at-risk housing	\$ 50,000
Low income housing tax credits	\$4,000,000
Private Financing/ Equity	\$1,500,000
First Mortgage Financing- Homebuyers	\$2,500,000
Total	9,250,000

Needs of Public Housing (91.210 (b))

In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs of public housing projects within the jurisdiction, and other factors, including the number of families on public housing and tenant-based waiting lists and results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25). The public housing agency and jurisdiction can use the optional Priority Public Housing Needs Table (formerly Table 4) of the Consolidated Plan to identify priority public housing needs to assist in this process.

5 Year Strategic Plan Needs of Public Housing response:

The Chicopee Housing Authority (CHA) operates federal and state funded conventional public housing. These projects include:

- The **Leo P. Senecal Apartments** is a state-aided housing Chapter 200 family housing complex in the Willimansett section of the City of Chicopee located between Chicopee and Meadow Streets. Chapter 200 refers to a Massachusetts statute establishing housing for veterans. Veterans, or their dependents are given preference in selection for units in this development. The Leo P. Senecal Apartments consists of 226 apartments, 126 two bedroom units and 100 three bedroom units.
- The **Governor George D. Robinson Apartments** encompasses five developments. There are 222 one bedroom units located at this site which is funded by the State. 142 of the units are funded under Chapter 667, a Massachusetts statute providing for housing for the elderly and handicapped. The 80 one bedroom units located on Volpe Drive have been converted to Chapter 705 under which the CHA provides housing to low-income persons who are not eligible as elders. The 36 apartments on Robinson Drive are CHA 667-1 bedroom units.
- The **Edward J. Bury Apartments**, is a state-aided Chapter 667 housing development for the elderly and handicapped with 68 one bedroom apartments.
- The **Corporal Edmund W. Kida Apartments**, located across from the Basilica of Saint Stanislaus is a state-aided development consisting of 92 one bedroom units for the elderly and handicap.

- The **Fairhaven Apartments** are located in the Fairview section of the City. This five story Chapter 667 development for the elderly and handicapped has 96 one bedroom units.
- The **Valley View Apartments** are located in the Aldenville section of our City. This is a state-aided Chapter 667 development of 40 one bedroom units.
- The **Birch Bark Place Apartments** are located in the Willimansett section of our City. This Chapter 667 building for the elderly and handicapped has 72 one bedroom units of which several have been specially adapted for accessibility.
- The **Cabot Manor Apartments** is a federally assisted complex in Chicopee Center. The 150 units in the complex range in size from one, to four bedrooms.
- The **Memorial Apartments**, have 157 apartments in the six building complex. 64 efficiency apartments occupy the front two buildings while 16 two bedroom and 77 one bedroom units are located in the rear of the complex.
- The **Canterbury Arms Apartments** are located in Chicopee Falls on the Chicopee River overlooking the falls. This five story building has 76 one bedroom apartments.

There are additional rental assistance units in Chicopee under the regional Section 8 and MRVP programs administered by the Hampden/Hampshire Housing Partnership (HAP, Inc.). HAP subsidy holders may move from one community to another.

Public Housing Strategy (91.210)

1. Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list), the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency's strategy for improving the living environment of extremely low-income, low-income, and moderate families residing in public housing.
2. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and (91.215 (k))
3. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation. (NAHA Sec. 105 (g))

5 Year Strategic Plan Public Housing Strategy response:

The mission of the Chicopee Housing Authority is to provide decent, safe, sanitary housing to persons and families of low income in the City of Chicopee in accordance with state and federal law. This is accomplished through a mix of state and federally-aided housing programs. Through the administration of these programs the CHA is maintaining its commitment to take a central role in the provision of affordable housing in our City and to make a contribution in encouraging the maintenance of a significant portion of our City's housing stock in accordance with HUD's Housing Quality Standards and the Article II of the Massachusetts State Sanitary Code.

The Massachusetts Department of Housing and Community Development funds specific improvements for state-aided CHA developments. Recent improvements included a full replacement of the electric distribution and service at the Leo P. Senecal Apartments and window and door replacement at the Governor George D. Robinson Apartments.

Quality of life improvements within public housing developments have continued through our efforts to provide police patrols within the family developments and by the continuation of educational programs for youths and adults as well as activity programs for youth in our family developments.

The CHA has not been designated as troubled by HUD.

Barriers to Affordable Housing (91.210 (e) and 91.215 (f))

1. Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.
2. Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.

5 Year Strategic Plan Barriers to Affordable Housing response:

Local policies and ordinances in Chicopee do not present significant barriers to affordable housing development. Zoning can often be used as a tool to accomplish specific affordable housing policy goals. In this regard the City will review zoning to

encourage cluster/PUD housing opportunities, consider using density bonuses to enhance site developments, ensure buffers between non-conforming and conflicting uses, consider eliminating future development of mobile home parks, make sure that there is an adequate amount of properly zoned land for the future housing needs of the elderly, and phase out incompatible or conflicting uses such as industrial uses adjacent to residential. The City will also plan for the future housing needs of its residents. To do this the City will lobby for funds to renovate and otherwise maintain its public housing stock. The City will also be strategic in its further development of Chapter 40B housing.

HOMELESS

Homeless Needs (91.205 (b) and 91.215 (c))

*Please also refer to the Homeless Needs Table in the Needs.xls workbook

Homeless Needs— The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness and chronic homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered. In addition, to the extent information is available, the plan must include a description of the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates.

5 Year Strategic Plan Homeless Needs response:

See Consortium Consolidated Plan

Priority Homeless Needs

1. Using the results of the Continuum of Care planning process, identify the jurisdiction's homeless and homeless prevention priorities specified in Table 1A, the Homeless and Special Needs Populations Chart. The description of the jurisdiction's choice of priority needs and allocation priorities must be based on reliable data meeting HUD standards and should reflect the required consultation with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals. The jurisdiction must provide an analysis of how the needs of each category of residents provided the basis for determining the relative priority of each priority homeless need category. A separate brief narrative should be directed to

addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.

2. A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table - Homeless Populations and Subpopulations.

5 Year Strategic Plan Priority Homeless Needs response:

See Consortium's Consolidated Plan

Homeless Inventory (91.210 (c))

The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low-income individuals and families with children (especially extremely low-income) from becoming homeless. The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.

5 Year Strategic Plan Homeless Inventory response:

See Consortium's Consolidated Plan

Homeless Strategic Plan (91.215 (c))

1. Homelessness— Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living. The jurisdiction must also describe its strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless.
2. Chronic homelessness—Describe the jurisdiction's strategy for eliminating chronic homelessness by 2012. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness. Also describe, in a

narrative, relationships and efforts to coordinate the Conplan, CoC, and any other strategy or plan to address chronic homelessness.

3. Homelessness Prevention—Describe the jurisdiction's strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.
4. Institutional Structure—Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.
5. Discharge Coordination Policy—Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include "policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons." The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.

5 Year Homeless Strategic Plan response:

As a Consortium, the cities of Holyoke, Westfield and Chicopee will encourage its providers to develop a forum for communication between consumers, providers, and local officials in order to provide more efficient service and reduce duplication; identify resources that are needed and strive to access them; tailor supportive services to directly address the root causes of an individual's or family's homelessness; and, provide follow-up services that will reduce recidivism rates of people returning to homelessness (the chronic homeless).

The Consortium does not intend to add to its homeless shelter inventory in this plan period.

The Consortium will continue to support Tri-County Continuum Super-NOFA applications by existing transitional housing providers to continue services and improve existing facilities within the Consortium. No additional transitional housing is contemplated at this time.

The Consortium will seek to end chronic homelessness by 2012 through support of services for the special needs groups determined to be or at risk to become chronically homeless, by addressing the issues that lead to being homeless, including but not limited to substance abuse, mental illness, financial competency and domestic violence.

This year Western Massachusetts applied to the State Inter-Agency Council on Housing and Homelessness for 1.2 million dollars to create a regional network. The application was successful. We have: hired a regional coordinator, solicited proposals, funded pilot projects, created a Leadership Council, a committee structure and hired a data analyst. Pioneer Valley Planning Commission is fiscal agent. A Network goal is to be sustainable beyond the grant.

The CoC monitors compliance with state-mandated discharge policies, which discourage or prohibit discharge into homelessness. The monitoring effort consists of collecting and reviewing local data regarding discharge status. Local adherence to and improvement of discharge policies is a regular topic for CoC monthly meetings.

The CoC also coordinates directly with entities with discharge responsibilities, in order to create options other than homelessness for individuals being discharged.

COMMUNITY DEVELOPMENT

Community Development (91.215 (e))

*Please also refer to the Community Development Table in the Needs.xls workbook

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), – i.e., public facilities, public improvements, public services and economic development.
2. Describe the basis for assigning the priority given to each category of priority needs.
3. Identify any obstacles to meeting underserved needs.
4. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

5 Year Strategic Plan Community Development response:

The City will utilize a portion of its CDBG budget each year to address non-housing community development needs, and will support activities and applications of provider

agencies in order to maximize resources available to address these needs. The non-housing community development strategy will serve a number of overall objectives, including:

- Street and sidewalk improvements
- Parks and recreational facilities
- Brownfield clearance and redevelopment
- Family self-sufficiency programming and services including adult basic education, financial literacy, job readiness training, parenting skills training
- Youth services and facilities
- Community service centers
- Senior services and facilities

The City will provide CDBG funds in support of public services to address the most critical needs. These include health, nutrition, day care, and education, services to people with disabilities, shelter, domestic violence, substance abuse prevention and the elderly.

Antipoverty Strategy (91.215 (h))

1. Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually). In consultation with other appropriate public and private agencies, (i.e. TANF agency) state how the jurisdiction's goals, programs, and policies for producing and preserving affordable housing set forth in the housing component of the consolidated plan will be coordinated with other programs and services for which the jurisdiction is responsible.
2. Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.

5 Year Strategic Plan Antipoverty Strategy response:

The roots of poverty stem from the lack of living wage jobs, but are deepened by high housing and basic living costs, personal and family dysfunction and the special needs of many persons in the community. Among the more expensive items for families to maintain are housing and utility costs, child care and transportation.

The City of Chicopee's anti-poverty strategy strives to prevent additional families from falling into poverty, while reducing the number of families that are currently in the financial status of poverty. These City goals will be undertaken both through direct program implementation and in partnership with non-profit partners.

The City's anti-poverty strategy focuses on decreasing the housing related cost, increasing the incomes of low and moderate income persons, decreasing basic living costs, and supporting at-risk households.

Valley Opportunity Council (VOC) is the federally, recognized Anti-poverty Agency serving the city. VOC has developed a Strategic Plan utilizing the Results-Oriented Management and Accountability approach that identifies community needs and proposes various antipoverty strategies that guides their program delivery. The following is a list of their actions. For more information please refer to the Valley Opportunity Council Strategic Plan in the Appendix.

- Early Education & Childcare
- Elder Program (Senior Volunteers, health services)
- Energy Program (LAZER)
- IDA Program
- Family Life Services Case Management
- WIC Program
- Summer Food Lunch
- Farmers Market
- Food Stamp Outreach
- Transportation Program
- Citizenship Classes
- Homeless Intervention
- Low-income Property Management
- SRO Property Management
- Main Street Shelter
- ESOL, ABE & GED Instruction
- Career Counseling (Trio Program)

Chicopee OCD will continue to work with VOC and other supportive agencies in the community to develop and implement antipoverty efforts.

The City's goals are to increase economic activity, create job opportunities and retain existing employers. The programs and policies in the Non-Housing Community Development Needs above are part of the overall strategy to reducing the number of poverty level families. Of particular importance are job training and job development efforts. They are integrated with the City's policies and programs for producing and preserving affordable housing.

NON-HOMELESS SPECIAL NEEDS**Specific Special Needs Objectives (91.215)**

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

5 Year Non-homeless Special Needs Analysis response:

Due to lower incomes and the need for supportive services, special needs groups are more likely than the general population to encounter difficulties securing and retaining adequate housing, and often require enhanced support services. As required by HUD, the City of Chicopee must evaluate the housing and non-housing needs of the following special needs groups:

- The elderly and frail elderly
- Persons with physical disabilities
- Persons with developmental disabilities
- Persons with severe mental illness
- Persons with substance abuse problems
- Persons with HIV/AIDS

To the address the needs of these populations, the City through OCD proposes the following actions:

Elderly:

- Support the Chicopee Housing Authority's efforts to access funds for modernization and repairs.
- Continue to use CDBG and other funds to support services, including home care, meals.

Person with Disabilities:

- Make funds available to remove architectural barriers in public buildings.
- Work with service providers and housing entities to insure that the needs of persons with disabilities are met.

Other Special Needs:

- Work with state agencies, local and regional service providers to insure that the housing and service needs of individuals recovering from substance abuse and victims of domestic violence are met on a regular basis.

Non-homeless Special Needs (91.205 (d) and 91.210 (d)) Analysis

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, victims of domestic violence, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (formerly Table 1B) of their Consolidated Plan to help identify these needs.

*Note: HOPWA recipients must identify the size and characteristics of the population with HIV/AIDS and their families that will be served in the metropolitan area.

2. Identify the priority housing and supportive service needs of persons who are not homeless but may or may not require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.
3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.
5. To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.
6. If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.

5 Year Non-homeless Special Needs Analysis response:

Due to lower incomes and the need for supportive services, special needs groups are more likely than the general population to encounter difficulties securing and retaining adequate housing, and often require enhanced support services.

The Elderly

The 2008 American Community Survey estimates that 8,650 persons over the age of 65 are living in Chicopee. In 2000, 11% or 1034 of persons 65, met the characteristics of the “frail elderly”—non-institutionalized seniors with a self-care disability. Among elderly households in Chicopee, the poverty rate is just above 12%.

Among renters, the highest rates of housing problems are experienced by extremely-low- and very-low-income households, and it is expected that the primary problem for these households is affordability of rental housing. The City will work with the Chicopee Housing Authority and providers of HUD-subsidized housing to prioritize these very-low-income households for subsidized housing.

In 2008, the City homeownership rate was 49% for seniors 65 years and older (63% in the Commonwealth), and 51% for seniors 85 years and older (48% in the Commonwealth).

Among owner households, housing problems are also most prevalent among extremely-low- and very-low-income households. These are households at risk of losing their homes to mortgage or tax foreclosure, and are also likely to have trouble maintaining their homes.

HUD’s 1999 Elderly Housing Report provides national data available on seniors living in housing in need of repair or rehabilitation. HUD reported that 6 percent of seniors nationwide lived in housing that needed repair or rehabilitation. Applying this rate to the City of Chicopee, it is estimated that as many as 519 elderly residents were likely to live in substandard housing in 2008. In addition to issues regarding housing conditions, seniors may need modifications to their homes to accommodate physical limitations.

Non-Housing Needs. Seniors often seek to live independently as long as possible. In order to do so, they may need supportive services provided to them in their homes. While a variety of other services are available to elders to help with needs such as transportation to medical appointments and grocery shopping; home repairs; case management; recreation; telephone reassurance; and information and referral, the universal sentiment from Provider consultations is that existing support systems are overwhelmed. Providers additionally identified the following as emerging concerns: self-medicating, living in isolation, and abuse from family members.

Transportation may be an additional burden faced by elderly households in Chicopee. The 2000 Census reported that at least 22% of seniors had no vehicle available to them, the same rate as the Commonwealth. Lack of access to a vehicle could severely limit access to health care and other services. Lack of adequate public transit in place to serve the elderly was identified as a significant concern by elder services providers.

Consultations with key stakeholders and service providers identified four main concerns regarding unmet needs of seniors. The first need identified was the need for safe, appropriate and affordable housing. The second need of elders was demands upon limited income, which included housing costs and prescription medication costs. The third noted elder need was for accessible transportation and the final concern was that of support services.

Persons With Disabilities

Total population. In 2000, an estimated 8,724 people residing in Chicopee—nearly 16% of the City's population—had some type of disability.

Physical Disabilities. Of all Chicopee residents age 5 and older, an estimated 4,500 had a physical disability in 2008. This is equivalent to about 9 percent of the population, compared to a rate of about 7 percent in the Commonwealth in 2000.

Developmental Disabilities. The Administration on Development Disabilities (ADD) estimates there are nearly four million Americans, or 1.4 percent of the total population, with a severe developmental disability. Applying this percentage to the City of Chicopee's 2008 population, approximately 781 residents would be expected to have a severe developmental disability. The Centers for Disease Control and Prevention (CDC) estimates that about 17 percent of U.S. children under 18 years of age have some developmental disability. Applying this incidence rate to the population of children in Chicopee suggests that approximately 2,100 children have some form of physical, cognitive, psychological, and sensory or speech impairment.

Mental Disabilities. According to the 2000 US Census, 4,421 persons age 5 and older in Chicopee had some sort of mental disability, or about 9 percent. This is compared to a rate of about 4.5 percent in Massachusetts. The age group with the highest rate of mental disability was seniors 65 and older, of which 9.6% percent had a mental disability, compared to a rate of about 8.3 percent in the Commonwealth.

HIV/AIDS. According to the MDPH HIV/AIDS Surveillance Program (7/1/08), there are 136 people living with HIV/AIDS in Chicopee. Providers of services to people with HIV/AIDS estimate that between 30 and 50 percent of the number of people with HIV/AIDS are in need of housing. According to the advocacy group AIDS Housing of Washington, 65 percent of people living with HIV/AIDS nationwide cite stable housing as their greatest need next to healthcare. The organization also estimates that one-third to one-half of people living with AIDS are either homeless or in imminent danger of losing their homes. Given these national statistics, it is estimated that between 40 and 68 persons living with HIV/AIDS in Chicopee require housing assistance.

Housing Needs. 2000 CHAS data identifies households with persons with disabilities which are experiencing housing problems. In the data, households containing persons with disabilities are called Households with Self-Care/Mobility Limitations, and this is defined as households where one or more persons has 1) a long-lasting condition that substantially limits one or more basic physical activity, such as walking, climbing stairs, reaching, lifting, or carrying and/or 2) a physical, mental, or emotional condition lasting more than 6 months that creates difficulty with dressing, bathing, or getting around inside the home.

Among all households with disabilities, housing problems are most pronounced among extremely-low- and very-low-income households, and it is expected that the predominant problem is affordability. Home modifications may be needed for persons with physical disabilities.

OTHER NARRATIVE

Include any Strategic Plan information that was not covered by a narrative in any other section.